

DECLARATIONS PAGE

Insured(s)

Syndicat des copropriétaires ZIBI O
 40 Rue Jos-Montferrand
 Gatineau QC J8X 0C2

Your Renewal

Policy Number	GC116780
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Policy effective from 2021-11-14* to 2022-11-14*
Year Month Day Year Month Day

* 12:01 a.m. local time at the Named Insured's postal address stated herein

Location 1: 40 Rue Jos-Montferrand, Gatineau, QC J8X 0C2

Designated Operations Condominium (10 Storeys or Less) – Residential and/or Offices – No Mercantile Occupancy

Coverage Summary

Form	Coverage	Deductible	Amount/Limit of Insurance	Premium
				\$24,264.00

General

General Conditions - 913533 (2018-03)				Included
Exclusion - Communicable Disease - Applicable to any Property, Building & Bus. Contents, Bus. Interruption, Equip. Breakdown, and Crime Coverage - 912415 (2020-10)				Included

Building and Business Contents

Condominium Corporation Insurance - Broad Form - 913103 (2019-12)

Building	\$10,000.00		\$30,098,000.00	Included
Property Away From the Premises	\$10,000.00		\$25,000.00	Included
Personal Property of Officers and Employees	\$10,000.00		\$10,000.00 \$1,000.00 per employee	Included
Fire Department Service Expenses	\$10,000.00		\$10,000.00	Included
Fire Protective Equipment Recharge Expenses	\$10,000.00		\$10,000.00	Included
Land and Water Pollution Clean Up Expenses	\$10,000.00		\$25,000.00	Included
Professional Fees	\$10,000.00		\$10,000.00	Included
Computer Equipment and Electronic Media - Including Computer Breakdown	\$10,000.00		\$25,000.00	Included
Inflation Protection				Included
Debris Removal Expenses			\$1,000,000.00 10%	Included
Tools and Portable Equipment Away From Insured Premises	\$10,000.00		\$10,000.00 \$1,000.00 per item (not listed)	Included
Building By-laws				Included
Replacement Cost				Included

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Coverage Summary

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Building and Business Contents				
Extension of Coverage - Earthquake - 913315 (2019-12)		5% \$100,000.00		Included
Extension of Coverage - Flood - 913123 (2017-09)		\$25,000.00	\$500,000.00	Included
Extension of Coverage - Sewer Back Up - 913319 (2017-09)		\$10,000.00	\$1,000,000.00	Included
Extension of Coverage - Roof Water - 915117 (2017-09)		\$10,000.00	\$1,000,000.00	Included
Water Damage Deductible - 915119 (2017-09)		\$10,000.00		Included
Extension of Coverage - Accounts Receivable - 913303 (2017-09)		\$10,000.00	\$25,000.00	Included
Extension of Coverage - Valuable Papers - 913305 (2017-09)		\$10,000.00	\$25,000.00	Included
Property in Course of Installation Insurance - Broad Form - 913409 (2019-12)				
	Property in Course of Installation Insurance - Broad Form	\$500.00	\$5,000.00	Included
	Property in Course of Installation Insurance - Property in Transit	\$500.00	\$5,000.00	Included
	Property in Course of Installation Insurance - Property in Storage at Any Other Location	\$500.00	\$5,000.00	Included
Business Interruption				
Condominium Corporation's Extra Expense Insurance - Broad Form - 913225 (2017-09)				
	Extra Expense		\$10,000.00	Included
	Interruption by Civil Authority		4 weeks	Included
Condominium Corporation's Loss of Condominium Fees Insurance - Broad Form - 913203 (2017-09)				
	Loss of Condominium Fees		\$300,000.00	Included
Equipment Breakdown				
Equipment Breakdown Insurance - 913705 (2017-09)				
	Equipment Breakdown	\$10,000.00		Included
	Water Damage	\$10,000.00	\$100,000.00	Included

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Equipment Breakdown				
	Off-premises Transportable Insured Equipment	\$10,000.00	\$10,000.00	Included
	Errors and Omissions	\$10,000.00	\$100,000.00	Included
	Brands and Labels	\$10,000.00	\$100,000.00	Included
	Green Property	\$10,000.00	\$25,000.00	Included
	Hazardous Substances	\$10,000.00	\$100,000.00	Included
	Public Relations	\$10,000.00	\$5,000.00	Included
	Data restoration	\$10,000.00	\$25,000.00	Included

Crime

Dishonesty, Disappearance and Destruction Insurance - 923301 (2020-04)

	Insuring Agreement I - Employee Dishonesty	\$500.00	\$25,000.00	Included
	Insuring Agreement II - Loss Inside the Premises or Within Financial Institution Premises	\$500.00	\$5,000.00	Included
	Insuring Agreement III - Loss Outside the Premises	\$500.00	\$5,000.00	Included
	Insuring Agreement IV - Money Orders or Counterfeit Paper Currency	\$500.00	\$5,000.00	Included
	Insuring Agreement V - Depositors Forgery	\$500.00	\$5,000.00	Included
	Insuring Agreement VI - Computer Fraud and Funds Transfer Fraud	\$500.00	\$5,000.00	Included

Extension of Coverage - Credit Card Forgery or Alteration - 915219 (2017-09)

	Credit Card Forgery or Alteration	\$500.00	\$5,000.00	Included
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Applicable to all locations and activities described in the Declarations Page

Coverage Summary

Form	Coverage	Deductible	Amount/Limit of Insurance	Premium
Liability				

Commercial General Liability Insurance - 923101 (2017-09)

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Coverage Summary

Form	Coverage	Deductible	Amount/Limit of Insurance	Premium
Liability				
	Coverage A - Bodily Injury and Property Damage Liability	\$500.00	\$2,000,000.00	Included
	Coverage B - Personal and Advertising Injury Liability		\$2,000,000.00	Included
	Coverage C - Medical Payments		\$50,000.00 Any one person	Included
	Coverage D - Tenants' Legal Liability	\$500.00	\$250,000.00 Any one premises	Included
	Products-Completed Operations		\$2,000,000.00 Aggregate limit	Included
	Employee Benefits Liability Insurance - 913935 (2017-09)	\$1,000.00	\$250,000.00	Included
	Q.P.F. No. 6 - Quebec Automobile Insurance Policy (Non-Owned Form) - 933501 (2018-03)		\$1,000,000.00	Included
	Limited Pollution Liability Coverage - 925137 (2018-03)	\$10,000.00	\$500,000.00	Included
	Condominium Corporation Directors and Officers Liability Insurance - 925113 (2020-10)	\$500.00	\$2,000,000.00	Included

Premium for location 1 (excluding applicable taxes)	\$24,264.00
Total premium for this policy (excluding applicable taxes)	\$24,264.00